APRIL/MAY 2025

GOCM36B/GOCP36B/DOCM36B/DOCP36B — BANKING THEORY

Time : Three hours Maximum : 75 marks

SECTION A — (10 × 2 = 20 marks)

Answer ALL questions.

1. Define a Banker.
2. What is Commercial Bank?
3. State the meaning of Creation of Credit
4. What is Lead Bank Scheme?
5. What do you understand by Banking Lending?
6. Expand and Explain CIBIL?
7. Give the need for Control of Credit.
8. Give the features of Central Bank?
9. Expand and Explain EFT.
10. Write a note on CBS.

SECTION B — (5 × 5 = 25 marks)

Answer ALL questions.

11. (a) Elaborate the classification of Banks.

Or

(b) Explain the features of Banking System.

12. (a) Describe the importance of Commercial Banks in India.

Or

(b) Write about Credit Creation by Commercial Bank.

13. (a) List out the precautions to be taken by banker before opening an account.

Or

(b) Explain the differences between savings account and current accounts.

14. (a) State the need for Central Banking in a Country.

Or

(b) Discuss how Commercial Banks are different from Central Banks.

15. (a) Write the note on National Electronic Fund Transfer.

Or

(b) Give the benefits of RTGS.

SECTION C — (3 × 10 = 30 marks)

Answer any THREE questions.

16. Explain the components of Indian Banking System.

17. Elaborate the role of Commercial Banks in the economic development of a Country.

18. Discuss the various principles of Bank Lending

19. Narrates the various functions performed by the Central Bank of a Indian Country.

20. Write about the function of RTGS system in Banking.

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